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Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7
	Chapter 11
	Chapter 12
	Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself	Part 1: Identify Yourself					
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
Your full name	Beverly					
	First name	First name				
Write the name that is on	D					
your government-issued picture identification (for	Middle name	Middle name				
example, your driver's	Prater					
license or passport	Last name	Last name				
Bring your picture						
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)				
2. All other names you	Beverly	First wares				
have used in the last	First name	First name				
8 years	D Middle name	Middle name				
Include your married or		Middle Hairle				
maiden names.	Brown Last name	Last name				
	Last Harro	Last Harris				
	First name	First name				
	Middle name	Middle name				
	Last name	Last name				
3. Only the last 4 digits						
of your Social	XXX - XX- 8358	XXX - XX-				
Security number or federal Individual	OR	OR				
Taxpayer	9 xx - xx-	9 xx - xx-				
Identification number (ITIN)						

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D	ebtor 1 Beverly First Name	D Prater Middle Name Last Name	Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last		Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		1818 W Peterson Ave Apt: 631 Number Street	Number Street
		Chicago Illinois 60660	
		City State Zip Code Cook	City State Zip Code
		County If your mailing address is different from the one	County If Debtor 2's mailing address is different from yours,
		above, fill it in here. Note that the court will send any notices to you at this mailing address.	fill it in here. Note that the court will send any notices to this mailing address.
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
			-

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De	btor 1 Beverly	D		Case number (if know	vn)
	First Name	Middle Name	Last Name		
Pai	rt 2: Tell the Court Abo	out Your Bankruptcy Case			
	The chapter of the Bankruptcy Code you are choosing to file under		ription of each, see <i>Notice Req</i> also, go to the top of page 1 and		<i>§ 342(b) for Individuals Filing for</i> oriate box.
	How you will pay the fee	more details about how cashier's check, or mon may pay with a credit ca I need to pay the fee in Individuals to Pay Your I request that my fee b judge may, but is not re the official poverty lines.	you may pay. Typically, if you ey order If your attorney is and or check with a pre-printer in installments. If you choose a Filing Fee in Installments (One waived (You may request equired to, waive your fee, and that applies to your family sign, you must fill out the Applic	ou are paying the submitting your ed address. this option, sign official Form 103/ this option only and may do so only are universely	the clerk's office in your local court for fee yourself, you may pay with cash, payment on your behalf, your attorney in and attach the <i>Application for</i> A). If you are filing for Chapter 7. By law, a wif your income is less than 150% of nable to pay the fee in installments). If the Chapter 7 Filing Fee Waived (Official)
	Have you filed for bankruptcy within the last 8 years?	Ves. District District District	When When When	MM / DD / YYYY	Case number Case number Case number
	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Ves. Debtor District Debtor District	When When	MM / DD / YYYY	Relationship to you Case number, if known Relationship to you Case number, if known
	Do you rent your residence?	✓ No. Go to line	12.		you want to stay in your residence? *You (Form 101A) and file it with

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D Prater Debtor 1 Beverly __ Case number (if known) Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. **✓** proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than City State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance **Bankruptcy Code and** sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. V For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have $\overline{}$ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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 Debtor 1 First Name
 Beverly First Name
 D
 Prater Prater
 Case number (if known)

 Last Name
 Last Name

Pa	Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling					
		About Debtor 1:		About	Debtor 2 (S _l	oouse Only in a Joint Case):
15.	Tell the court	You must check one:		You mu	st check one:	
	whether you have received briefing about credit counseling.	counseling agen	ing from an approved credit icy within the 180 days before I ptcy petition, and I received a inpletion.	cou filed	nseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, and I received a mpletion.
	The law requires that you receive a briefing		ne certificate and the payment plan, veloped with the agency.			the certificate and the payment plan, eveloped with the agency.
	about credit counseling before you file for bankruptcy. You must truthfully	counseling agen	ing from an approved credit ccy within the 180 days before I ptcy petition, but I do not have a npletion.	cou filed	nseling ager	fing from an approved credit ncy within the 180 days before I uptcy petition, but I do not have a mpletion.
	check one of the following choices. If you cannot do so, you are not eligible to file.		er you file this bankruptcy petition, opy of the certificate and payment	you	nin 14 days aft MUST file a c n, if any.	ter you file this bankruptcy petition, copy of the certificate and payment
If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.		from an approve obtain those ser made my reques	I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.		n an approve ain those se de my reques	ked for credit counseling services ed agency, but was unable to rvices during the 7 days after I st, and exigent circumstances emporary waiver of the
		requirement, attac efforts you made t unable to obtain it	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were before you filed for bankruptcy, and imstances required you to file this	requ effo una	uirement, atta rts you made ble to obtain i t exigent circ	ay temporary waiver of the ch a separate sheet explaining what to obtain the briefing, why you were t before you filed for bankruptcy, and umstances required you to file this
			e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.	with		e dismissed if the court is dissatisfied for not receiving a briefing before ruptcy.
		receive a briefing must file a certifica with a copy of the	fied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along payment plan you developed, if any. o, your case may be dismissed.	rece mus with	eive a briefing at file a certific a copy of the	sfied with your reasons, you must still within 30 days after you file. You ate from the approved agency, along a payment plan you developed, if any. oo, your case may be dismissed.
			ne 30-day deadline is granted only nited to a maximum of 15 days.	Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.		
		I am not required counseling beca	d to receive a briefing about credit use of:		not require	d to receive a briefing about credit ause of:
		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.		Incapacity.	I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.
		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.		Disability.	My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.
		Active duty.	I am currently on active military duty in a military combat zone.		Active duty.	I am currently on active military duty in a military combat zone.
		If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.		abo	ut credit cour	are not required to receive a briefing nseling, you must file a motion for ounseling with the court.

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Debtor 1 Beverly	D Middle Ness	Prater	Case number (if kno	wn)
Part 6: First Name Answer These Que	Middle Name estions for Reporting	Last Name 1 Purposes		
16. What kind of debts do you have?	16a. Are your debts "incurred by ar No. Go to l Yes. Go to 16b. Are your debts money for a bu No. Go to l Yes. Go to	s primarily consumer of a individual primarily for ine 16b. line 17. s primarily business de isiness or investment or ine 16c. line 17.	a personal, family, or hous bts? Business debts are de	ebts that you incurred to obtain he business or investment.
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	Yes. I am filing un			roperty is excluded and administrative red creditors?
18. How many creditors do you estimate that you owe?	✓ 1-49 ☐ 50-99 ☐ 100-199 ☐ 200-999	<u> </u>	000-5,000 001-10,000 1,001-25,000	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500, \$500,001-\$1 mi	00	,000,001-\$10 million 0,000,001-\$50 million 0,000,001-\$100 million 00,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 1 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
	I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			
	/s/ Beverly Prate		Signature o	of Debtor 2
	Executed on _	11/28/2017 MM / DD / YYYY	Executed	

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Debtor 1 Beverly	D	Prater	Case number (if known)				
First Name	Middle Name	Last Name						
For your attorney, if you are represented by one	eligibility to proceed und	der Chapter 7, 11, 1	2, or 13 of title 11, Unite	have informed the debtor(s) about ed States Code, and have explained the also certify that I have delivered to the				
If you are not	debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I							
represented by an	have no knowledge after	r an inquiry that the	information in the sche	dules filed with the petition is incorrect.				
attorney, you do not	4.5	. ,		·				
need to file this page.	/s/ Michael Miller		Date	11/28/2017				
	Signature of Attorney f	or Debtor		MM / DD / YYYY				
	,							
	Michael Miller							
	Printed name							
	Semrad Law Firm							
	Firm name							
	20 S. Clark Street							
	Street							
	28th Floor							
	Chicago		Illinois	60603				
	City		State	Zip Code				
	Contact phone	3122568728	Email address	mmiller@semradlaw.com				
			Illinoi	s				
	Bar number		State					

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Fill in this information to identify your case:						
Debtor 1	Beverly	D	Prater			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						

	Check if	this	is	an
_	amende	d filir	ng	

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets	
	Your assets Value of what you own
I. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,993.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,993.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$300.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$19,145.39
Your total liabilities	\$19,445.39
Part 3: Summarize Your Income and Expenses	
date. Cammanizo Foar moonio ana Exponece	
4. Schedule I: Your Income (Official Form 106I)	\$1,794.74
Copy your combined monthly income from line 12 of Schedule I	
5. Schedule J: Your Expenses (Official Form 106J)	\$1,870.00

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Debt	or 1 Beverly	D	Prater	Case number (if known)	
	First Name	Middle Name	Last Name		
Part 4	4: Answer These Q	uestions for Administrat	tive and Statistical Records		
6. A ı	re you filing for bankrup	tcy under Chapters 7, 11, o	r 13?		
Г	No. You have nothing	to report on this part of the fo	orm. Check this box and submit th	nis form to the court with your other so	chedules.
- I	☑ ☑ Yes.			•	
Ľ	7 .55.				
7. W	hat kind of debt do you	have?			
Ŀ				n individual primarily for a personal,	
	•		Fill out lines 8-10 for statistical pur		
		rimarily consumer debts. Yo vith your other schedules.	ou have nothing to report on this p	part of the form. Check this box and s	ubmit
		<i>our Current Monthly Incom</i> , Form 122B Line 11; OR , Fo	ne: Copy your total current monthly orm 122C-1 Line 14.	y income from Official	\$2,339.55
	<u> </u>				
9.	Copy the following spec	cial categories of claims fro	om Part 4, line 6 of Schedule E/I	F:	
	From Part 4 on Schedu	le E/F, copy the following:		Total claim	
	9a. Domestic support ob	ligations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain oth	er debts you owe the govern	ment. (Copy line 6b.)	\$300.00	
	9c Claims for death or no	ersonal injury while you were i	intoxicated (Copy line 6c.)	\$0.00	
	·		moxidation. (Copy into co.)	\$1,246.00	
	9d. Student loans. (Copy	line 6f.)		<u> </u>	
		e. Obligations arising out of a separation agreement or divorce that you did not report as riority claims. (Copy line 6g.)		\$0.00	
	priority claims. (Copy line			\$0.00	
	9f. Debts to pension or p	rofit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	
	9g. Total. Add lines 9a th	arough 9f		\$1,546.00	

\$1,546.00

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			Bocament 1 age 10 of	_
Fill in this	information to identify your	case:		
Debtor 1	Beverly First Name	D Middle Na	Prater Last Name	
Debtor 2 (Spouse, if fi	ling) First Name	Middle Na	ame Last Name	
United Sta	ates Bankruptcy Court for the		District of Illinois	
Case num	nber		(State)	
(If known)				Check if this is an
Officia	al Form 106A/B			amended filing
Sche	dule A/B: Prop	erty		12/1
category v responsibl write your	where you think it fits best le for supplying correct info name and case number (i	Be as complete an ormation. If more sp known). Answer ev	d accurate as possible. If two married acce is needed, attach a separate shee	more than one category, list the asset in the people are filing together, both are equally to this form. On the top of any additional pages,
			any residence, building, land, or simil	
	No. Go to Part 2	oquitable interest ii	rany rootaonoo, banang, tana, or onto	p. oporty:
	Yes. Where is the property?			
1.1	Street address, if available, o	r other description	What is the property? Check all that app Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	ly. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
		,	Who has an interest in the property? Cone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another	
			Other information you wish to add abo property identification number:	ut this item, such as local
If you	own or have more than one	list here:	property identification number.	
1.2	Street address, if available, o	r other description	What is the property? Check all that app Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	ly. Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property. Current value of the entire property? Current value of the portion you own?
	Number Street City State	Zip Code	Land Investment property Timeshare Other	Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.
			Who has an interest in the property? Cone. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add aboroperty identification number:	er

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Debtor 1		D	Prater	Case number	r (if known)	
	First Name	Middle Name	Last Name			
	et address, if available, or other Street State		What is the property? Check all that a Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare Other	pply.	the amount of any secu	imple, tenancy by
			Who has an interest in the property? Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and ano Other information you wish to add al property identification number:	ther	Check if this is co (see instructions) such as local	mmunity property
	-	-	all of your entries from Part 1, include	ding any entrie	s for pages	<u> </u>
you ha	ve attached for Part 1. Wr	ite that number l	here.			
Do you ow you own t 3. Cars, va	hat someone else drives. If y uns, trucks, tractors, sport ut	equitable interes ou lease a vehicle,	st in any vehicles, whether they are r , also report it on Schedule G: Executory rcycles	-	-	
3.1	s Make Model: Year:		Who has an interest in the propone. Debtor 1 only	erty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community p		Current value of the entire property?	Current value of the portion you own?
3.2	Make Model: Year:		who has an interest in the propone. Debtor 1 only		the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> nims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this is community p instructions)		Current value of the entire property?	Current value of the portion you own?

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btor 1	Beverly First Name	D Middle Name	Prater Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is communinstructions)	nly rs and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is commu	nly rs and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the portion you own?
	nples: Boats, trailers, motor No Yes	•	recreational vehicles, othe fishing vessels, snowmobiles, Who has an interest in the one.	motorcycle accessorie	Do not deduct secured	claims or exemptions. Pu red claims on <i>Schedule I</i>
	Year: Approximate mileage: Other information:		Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o At least one of the debto Check if this is commu	rs and another		ims Secured by Property. Current value of the portion you own?
4.2	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 o	property? Check	the amount of any secu	claims or exemptions. P red claims on <i>Schedule</i> <i>ims Secured by Property</i> Current value of the portion you own?
			At least one of the debto			

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De	btor 1	Beverly First Name	D Middle Name	Prater Last Name	Case number (if known)	
Par	t 3:		our Personal and Household			
			e any legal or equitable inter		ng items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
		_	and furnishings bliances, furniture, linens, china, kitch	nenware		
	Yes. [Describe	Used Furniture			\$300.00
		tronics oles: Television	s and radios; audio, video, stereo, a	nd digital equipment; compu	ters, printers, scanners; music	1
V	Yes. [Describe	(1)TV (1)Desktop (1)Laptop			\$350.00
			lue and figurines; paintings, prints, or ot pin, or baseball card collections; othe			
	Yes. [Describe				
		les: Sports, p	orts and hobbies hotographic, exercise, and other hob ks; carpentry tools; musical instrume		tables, golf clubs, skis; canoes	1
✓	No Yes. [Describe				
		earms bles: Pistols, rit	les, shotguns, ammunition, and rela	ted equipment		
✓	No					
	Yes. [Describe				
			clothes, furs, leather coats, designer	wear, shoes, accessories		
Ц	No Voc. 1	Describe	Lland Olathan			1
M	165. 1	Jeschbe	Used Clothes			\$500.00
	2. Jev Examp No	•	jewelry, costume jewelry, engageme er	nt rings, wedding rings, heirld	oom jewelry, watches, gems,	
V	Yes. [Describe	Used Jewelry			\$100.00
E	Examp	n-farm anima bles: Dogs, cat	Is s, birds, horses			1
M	No Yes. [Describe				
	4. Anv	other perso	nal and household items you did r	not already list, including a	ny health aids you did not list	
	No	, poi 30		un	, I am and you are not not	
Ħ		Describe				
			alue of all of your entries from Part number here			<u>\$1250.00</u>

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Debto	or 1 Beverly First Name	D Middle Name	Prater Last Name	Case number (if known)	
Part 4		Financial Assets			
Do y	ou own or have an	y legal or equitable interes	t in any of the followi	ing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
16. C	amples: Money you ha	ve in your wallet, in your home, ir	·	on hand when you file your petition	\$4.00
	Deposits of money Examples: Checking, sa and other similar in		s; certificates of deposit; s	Cash:hares in credit unions, brokerage houses, titution, list each.	<u> </u>
	☑ No ☑ Yes		Institution name:		
		17.1. Checking account:	MB Financial		\$90.00
		17.2. Checking account:			
		17.3. Savings account:			
		17.4. Savings account:			
		17.5. Certificates of deposit:			
		17.6. Other financial account:			
		17.7. Other financial account:			
		17.8. Other financial account:			-
		17.9. Other financial account:			
		or publicly traded stocks , investment accounts with broke Institution or issuer name:	rage firms, money market	accounts	
	an LLC, partnership, a		ited and unincorporate	d businesses, including an interest in	
	Yes. Give specific information about them	Name of entity		% of ownership:	

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Debt	tor 1 Beverly	D	Prater	Case number (if known)	
	First Name	Middle Name	Last Name		
20.	Negotiable instruments i	orate bonds and other negotiab include personal checks, cashiers' ents are those you cannot transfer Issuer name:	checks, promissory not	tes, and money orders.	
21.	Retirement or pension Examples: Interests in IF No Yes. List each account separately.		thrift savings accounts Institution name:	, or other pension or profit-sharing plans	
00	Consideration of the control of the	IRA: Retirement account: Keogh: Additional account: Additional account:			
22.		prepayments I deposits you have made so that with landlords, prepaid rent, public Electric: Gas: Heating oil:			
		Security deposit on rental unit: Prepaid rent: Telephone: Water: Rented furniture:	With Landlord		\$880.00
23.	Annuities (A contract for ✓ No	Other: or a periodic payment of money to Issuer name and description:	you, either for life or for	a number of years)	

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Debt	tor 1 Beverly First Name	D Middle Name	Prater Last Name	Case number (if known)	
24				or a qualified state tuition program	
24.	26 U.S.C. §§ 530(b)(1), 529A(ualified ABLE program, or unde	er a qualified state tuition program.	
	No Institution name	e and description. Separa	ately file the records of any interes	ts.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future in	terests in property (otl	her than anything listed in line	1), and rights or powers	
	exercisable for your benefit No				
	Yes. Describe				
26.	Patents, copyrights, tradema		d other intellectual property from royalties and licensing agree	ements	
	No Yes. Describe				
		<u> </u>			
27.	Licenses, franchises, and otl Examples: Building permits, ex		s ttive association holdings, liquor l	icenses, professional licenses	
	✓ No Yes. Describe				
Mor	ney or property owed to yo	ou?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to yo Tax refunds owed to you	u?			portion you own?
	Tax refunds owed to you	u?			portion you own? Do not deduct secured
	Tax refunds owed to you No Yes. Give specific information	on Tax Refund		Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you	on Tax Refund g whether eturns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the reference in the second s	on Tax Refund g whether eturns			portion you own? Do not deduct secured claims or exemptions. \$769.00
28.	Tax refunds owed to you No Yes. Give specific informatic about them, including you already filed the ruand the tax years Family support Examples: Past due or lump sur	on Tax Refund g whether eturns	port, child support, maintenance,	State:	portion you own? Do not deduct secured claims or exemptions. \$769.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the reand the tax years	Tax Refund g whether eturns 	port, child support, maintenance,	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$769.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific informatic about them, including you already filed the reand the tax years Family support Examples: Past due or lump sur	Tax Refund g whether eturns 	port, child support, maintenance,	State: Local: divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$769.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific informatic about them, including you already filed the reand the tax years Family support Examples: Past due or lump sur	Tax Refund g whether eturns 	port, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$769.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific informatic about them, including you already filed the reand the tax years Family support Examples: Past due or lump sur	Tax Refund g whether eturns 	port, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	\$769.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the reand the tax years Family support Examples: Past due or lump sur No Yes. Give specific information	Tax Refund y whether eturns m alimony, spousal supp	oort, child support, maintenance,	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$769.00 \$0.00 \$0.00 t \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the reand the tax years Family support Examples: Past due or lump sur No Yes. Give specific information Other amounts someone owe Examples: Unpaid wages, disable	Tax Refund y whether eturns m alimony, spousal supp on	, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement:	\$769.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including you already filed the reand the tax years Family support Examples: Past due or lump sur No Yes. Give specific information Other amounts someone owe Examples: Unpaid wages, disable	Tax Refund y whether eturns m alimony, spousal supp on	, disability benefits, sick pay, vaca	State: Local: divorce settlement, property settlemen Alimony: Maintenance: Support: Divorce settlement: Property settlement:	\$769.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

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Deb	tor 1 Beverly	D	Prater	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance p Examples: Health, disabili		vings account (HSA); credit, h	omeowner's, or renter's insurance	
	Yes. Name the insura of each policy and lis	ance company	pany name:	Beneficiary:	Surrender or refund value:
32.				, or are currently entitled to receive	
	Yes. Describe				
33.	Examples: Accidents, em	rties, whether or not you h ployment disputes, insurance	ave filed a lawsuit or made a claims, or rights to sue	a demand for payment	
	Yes. Describe				
34.	Other contingent and u	ınliquidated claims of every	nature, including counterd	laims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets you	u did not already list			
	Ves. Describe				
36.		-	t 4, including any entries fo		\$1743.00
Part	5: Describe Any Bus	siness-Related Propert	y You Own or Have an Ir	terest In. List any real estate in Part	1.
37.	Do you own or have any	legal or equitable interest	t in any business-related pro	perty?	
	No. Go to Part 6. Yes. Go to line 38.			po Do	urrent value of the ortion you own? o not deduct secured claims exemptions
38.	Accounts receivable or	commissions you already	earned		
	✓ No Yes. Describe				
39.	Office equipment, furnis Examples: Business-relate		dems, printers, copiers, fax ma	chines, rugs, telephones, desks, chairs, electr	onic devices
	No Yes. Describe				

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Debt	tor 1 Beverly	D	Prater	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, equi	pment, supplies you ι	ise in business, and tools of yo	our trade	
	✓ No				
	Yes. Describe				
41.	Inventory				
	.∡ No				
	Yes. Describe				1
	Tes. Describe				
					1
42.	Interests in partnerships	or joint ventures			
	✓ No				
			Name of entity:	% of ownership:	
	Yes. Give specific information about				
	them				
					<u> </u>
13 (Customer lists, mailing list	s or other compilation	one		
45.	Justomer lists, mailing list	is, or other compliant	Jiis		
	✓ No				
	Yes. Do your lists inclu	de personally identifiab	le information (as defined in 11 l	J.S.C. § 101(41A))?	
	— No				
	No No				
	Yes. Describe				
44	Any business-related pro	nerty you did not alre	adv list		
		porty you are not and	au, not		
	✓ No				
	Yes. Give specific				
	information				 -
		•			
					<u> </u>
		•			
45 A	dd the dollar value of all o	f vour entries from Pa	art 5, including any entries for	nages you have attached	
				pageo yea nave attaonea	
<u> </u>					
Part				You Own or Have an Interest In.	
	If you own or have an inte	erest in farmiand, list it in	Рап 1.		
46.	Do you own or have any l	egal or equitable inte	erest in any farm- or commerc	ial fishing-related property?	
	No. Go to Part 7.				Current value of the
	Yes. Go to line 47.				portion you own? Do not deduct secured claims
	100. 00 10 1110 17.				or exemptions
47.	Farm animals				
	Examples: Livestock, poult	ry, farm-raised fish			
	✓ No				
	<u> </u>				1
	Yes. Describe				
					1

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Debt	tor 1 Beverly	D	Prater	Case number (if known)	
	First Name	Middle Name	Last Name		
48.	Crops-either growing	or harvested			
	√ No				
	Yes. Describe				
	Tes. Describe				
49	Farm and fishing equir	oment, implements, machinery, fix	tures, and tools of trad	e	
		, ,,,,			
	✓ No				
	Yes. Describe				
					
50.	Farm and fishing suppl	lies, chemicals, and feed			
	✓ No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you o	did not already list		
	✓ No				
	Yes. Describe				
	Tes. Describe				
		I of your entries from Part 6, inclu			
for Pa	art 6. Write that number	here			
Part	7: Describe All Pro	perty You Own or Have an Int	erest in That You Di	d Not List Above	
53.		perty of any kind you did not alrea	dy list?		
	Examples: Season tickets	s, country club membership			
	✓ No				7
	Yes. Give specific				
	information				
54. A	dd the dollar value of al	I of your entries from Part 7. Write	that number here		
		E. I.B. L. GILLE			
Part	List the Totals of	Each Part of this Form			
E	Dowt 1: Total wool ontota	, line 2			
33. r	art 1. Total real estate	, iiie 2			
56 .	part 2 total vehicles, lin	9.5			
1				<u> </u>	
57.P	art 3: Total personal an	d household items, line 15	\$1250.00		
58. P	art 4: Total financial as	sets, line 36	\$1743.00		
50 1	Part 5: Total business-re	elated property line 45	***************************************		
J. 1	v. 10tai pubilicab-16	olatou proporty, illie 40		<u></u>	
60. I	Part 6: Total farm- and f	ishing-related property, line 52			
61. I	Part 7: Total other prop	erty not listed, line 54			
62 7	Total nersonal property	Add lines 56 through 61			
02.	iotai personai property.	Add iii 65 50 tii odgii 01	\$2993.00	Copy personal property total	+ \$2993.00
				Copy personal property total	
					\$2993.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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Fill in this infor	Fill in this information to identify your case:						
Debtor 1	Beverly	D	Prater				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States B	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				

Official Form 106C

Check if this is an amended filing

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Pa	Identify the Property You Clair	n as Exempt						
1.	Which set of exemptions are you claim	ing? Check one only, ev	ven if your spouse is filing with you.					
	You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)							
	You are claiming federal exemption	ns. 11 U.S.C. § 522(b)(2)					
2.	For any property you list on Schedule A							
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption				
	Brief description: Checking account, MB Financial Line from Schedule A/B: 17	\$90.00	\$90.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
	Brief description: Used Furniture Line from Schedule A/B: 06	\$300.00	\$300.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)				
3.	✓ No	ery 3 years after that for	375? cases filed on or after the date of adjustment.) vithin 1,215 days before you filed this case?					

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Prater Debtor 1 Beverly D Case number (if known) Middle Name First Name Last Name Part 2: **Additional Page** Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you property own Check only one box for each exemption. Copy the value from Schedule A/B 735 ILCS 5/12-1001(a) Brief \$500.00 description: **✓** \$500.00 **Used Clothes** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$100.00 description: **✓** \$100.00 **Used Jewelry** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$350.00 description: **✓** \$350.00 (1)TV (1)Desktop 100% of fair market value, up to any (1)Laptop applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) \$880.00 description: **✓** \$880.00 Security deposit on 100% of fair market value, up to any rental unit, With Landlord applicable statutory limit Line from Schedule A/B: 22 Brief 735 ILCS 5/12-1001(b) \$4.00 description: \$4.00 on hand 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 16 735 ILCS 5/12-1001(b) Brief \$769.00 description: **✓** \$769.00 Federal, Tax Refund 100% of fair market value, up to any

applicable statutory limit

Line from

Schedule A/B:

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			G			
Fill in this in	formation to identify your	case:				
Debtor 1	Beverly	D	Prater			
	First Name	Middle Name	Last Name			
Debtor 2						
(Spouse, if filing	g) First Name	Middle Name	Last Name			
United State	s Bankruptcy Court for the	Northern	District of Illinois			
			(State)			
Case numb	er					
Officia	l Form 106D			J		Check if this is an amended filing
Sched	lule D: Credi	tors Who Ha	ve Claims Secure	ed by Prop	erty	12/15
more space			e are filing together, both are equ nber the entries, and attach it to t			
1. Do an	y creditors have claims	secured by your proper	ty?			
✓ No	o. Check this box and sul	omit this form to the court v	with your other schedules. You have	e nothing else to repo	rt on this form.	
Y	es. Fill in all of the informat	ion below.				
Part 1: Li	st All Secured Claims					
for eac	h claim. If more than one c		red claim, list the creditor separately list the other creditors in Part 2. As g to the creditor's name.	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports	Column C Unsecured portion If any

that supports this claim

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		D	ocument Page	e 23 of 68			
Fill in this infor	mation to identify your c	ase:					
Debtor 1	Beverly First Name	D Middle Name	Prater Last Name				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
United States E	Bankruptcy Court for the:	Northern	District of Illinois				
Case number (If known)			(State)				
Official F	orm 106E/F				Chec	ck if this is an	amended filing
Sched	ule E/F: Cre	ditors Who	Have Unse	cured Claims	6		12/15
Form 106A/B) a claims that are the entries in t known).	and on Schedule G: Exe e listed in Schedule D: C	cutory Contracts and U reditors Who Hold Clair tach the Continuation I	Inexpired Leases (Official ms Secured by Property. Page to this page. On the	n. Also list executory contrac Form 106G). Do not include If more space is needed, cop top of any additional pages,	any creditors y the Part yo	s with partial u need, fill it	lly secured out, number
No. 0 Yes. 2. List all or listed, ider As much Continuation	ntify what type of claim it as possible, list the claims tion Page of Part 1. If mor	d claims. If a creditor has is. If a claim has both price in alphabetical order accet than one creditor holds	more than one priority unsprity amoun		v both priority	and nonprior	ity amounts.
					Total claim	Priority amount	Nonpriority amount
			Last 4 digits of account When was the debt inco As of the date you file, apply.		\$300.00	\$300.00	\$0.00
Deb	State Surred the debt? Check of tor 1 only ofter 2 only ofter 1 and Debtor 2 only east one of the debtors an		Contingent Unliquidated Disputed Type of PRIORITY unser				

intoxicated

Other. Specify

Check if this claim relates to a community debt

Is the claim subject to offset?

✓ No Yes Claims for death or personal injury while you were

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Debto	r 1 Beverly	D	Prater	Case number (if known)	
Dowl 0	First Name	Middle Name	Last Name		
	 List All of Your NONPRIOR any creditors have nonpriority No. You have nothing to report Yes. 	unsecured claims aga	inst you?	ourt with your other schedules.	
u If	nsecured claim, list the creditor sepa	arately for each claim. Fo	r each claim listed	the creditor who holds each claim. If a creditor has more i, identify what type of claim it is. Do not list claims already in 3. If you have more than four priority unsecured claims fill our	cluded in Part 1.
4.1	CBNA Nonpriority Creditor's Name Po Box 6497 Number Street		Wh	en was the debt incurred? 9/2015 of the date you file, the claim is: Check all that apply.	**Total claim** **\$1,003.00
	Sioux Falls City State Who incurred the debt? Check o Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates t Is the claim subject to offset? Yes	Zip Code ne. I another		Contingent Unliquidated Disputed e of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	
4.2	City of Chicago - Parking and red L Nonpriority Creditor's Name Department of Revenue - PO Box is Number Street Chicago Illinois City State Who incurred the debt? Check o Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and Check if this claim relates t Is the claim subject to offset? No Yes COMENITY BANK/CARSONS	60680 Zip Code ne.	Who	en was the debt incurred? In/a of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed The of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify DL#: P636-0645-6628	\$700.00
4.3	COMENITY BANK/CARSONS Nonpriority Creditor's Name 1314 PINELOG ROAD Number Street AIKEN South City State Who incurred the debt? Check o Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates t Is the claim subject to offset?	I another	As :	the digits of account number 1372 en was the debt incurred? 12/2015 of the date you file, the claim is: Check all that apply. Contingent Unliquidated Disputed the of NONPRIORITY unsecured claim: Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts Other. Specify CreditCard	\$1,555.00
	Is the claim subject to offset? No Yes		✓	Other. Specify CreditCard	

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D Prater Debtor 1 Beverly Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.4 FIRST PREMIER BANK \$1,046.00 Last 4 digits of account number 1119 Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 8/2017 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent 56302 Saint Cloud Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ CreditCard Is the claim subject to offset? **✓** No Yes Navient \$1,246.00 Last 4 digits of account number 0928 Nonpriority Creditor's Name PO BOX 9655 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent WILKES BARRE Pennsylvania 18773 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset? **✓** No Yes ONEMAIN 4.6 \$11,050.00 Last 4 digits of account number _ Nonpriority Creditor's Name PO BOX 1010 When was the debt incurred? 10/2017 Number As of the date you file, the claim is: Check all that apply. Contingent 47706 **EVANSVILLE** Indiana Unliquidated City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify 048 InstallmentLoan Is the claim subject to offset?

No Yes

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D Prater Debtor 1 Beverly Case number (if known) Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.7 PLS Loan Store \$356.39 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 7001 N Clark St Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60626 Chicago Illinois City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify ____ payday loan Is the claim subject to offset? **✓** No Yes SYNCB/WALMART \$657.00 8544 Last 4 digits of account number ___ Nonpriority Creditor's Name When was the debt incurred? 9/2015 Po Box 530927 Number As of the date you file, the claim is: Check all that apply. Contingent 30353 Georgia Atlanta Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes TD BANK USA/TARGETCRED \$975.00 Last 4 digits of account number 1763 Nonpriority Creditor's Name When was the debt incurred? 9/2015 PO BOX 673 Number Street As of the date you file, the claim is: Check all that apply. Contingent MINNEAPOLIS 55440 Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify _ CreditCard Is the claim subject to offset? **✓** No

Yes

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D Prater Debtor 1 Beverly Case number (if known) Middle Name First Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 TRIDENT ASST \$57.00 Last 4 digits of account number Nonpriority Creditor's Name 53 PERIMETER CENTER EAST SUITE 440 When was the debt incurred? 5/2015 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated ATLANTA 30346 Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Collecting for ORIGINAL CREDITOR: 15 HORSESHOE Is the claim subject to offset? Other. Specify HAMMOND **✓** No Yes 4.11 Weiss Memorial Hospital \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 4720 Paysphere Circle n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60674 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify ___ medical bill Is the claim subject to offset? **✓** No

Yes

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itor 1 Beverly		ט	Prater	Case	number <i>(if known)</i>
First Name		Middle Name	Last Name		
3: List Others	s to Be Notified A	bout a Debt Tha	t You Already List	ed	
collection agend	cy is trying to colle by here. Similarly, i	ct from you for a de f you have more th	ebt you owe to some an one creditor for a	one else, list the ony of the debts th	ou already listed in Parts 1 or 2. For example, if a original creditor in Parts 1 or 2, then list the at you listed in Parts 1 or 2, list the additional or 2, do not fill out or submit this page.
Horseshoe Hamn	nond		<u> </u>		
Name			On which ent	ry in Part 1 or Pai	rt 2 did you list the original creditor?
777 Casino Center Dr		Line 4.10	of (Check	Part 1: Creditors with Priority Unsecured Claim	
Number Stree	et			one):	Part 2: Creditors with Nonpriority Unsecured Claims
Hammond	Indiana	46320	Last 4 digits	of account numbe	er 9018
City	State	Zip Code			
HARRIS & HARRI	IS LTD				
Name			On which ent	ry in Part 1 or Par	rt 2 did you list the original creditor?
111 W JACKSON	BLVD S-400		Line 4.2	of (Check	Part 1: Creditors with Priority Unsecured Claim
Number Stree	et .			one):	Part 2: Creditors with Nonpriority Unsecured Claims
CHICAGO	Illinois	60604	Last 4 digits	of account numbe	ar
City	State	Zip Code	Last + digits	or account manner	<u> </u>

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Debtor 1 Beverly D Prater Case number (if known)

First Nar	ne Middle Name Last Name			
Part 4: Add th	e Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.			s only. 28 U.S.C. §159.
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$300.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$300.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$1,246.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$17,899.39	
	C: Tatal Add lines (fabrough C)	c:	\$19,145.39	

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Beverly	D	Prater
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Sankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			
(If known)			

Off	ficial	Form	106G
\mathbf{v}	HOIGI	1 01111	1000

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	G & A Senior Re	sident		Other, Other,
	Name			landlord
	1818 W Peterso	n Ave		
	Number	Street	_	
	Chicago	Illinois	60660	
	City	State	Zip Code	

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Fill in this infor	rmation to identify your	case:		
Debtor 1	Beverly	D	Prater	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	
(opodos,g)	riistivaine	Middle Name	Last Name	
United States I	Bankruptcy Court for the	: Northern	District of Illinois	
Case number			(State)	
(II KHOWI)				Check if this is an amended filing
Official	Form 106H			ag
Schedul	e H: Your Co	debtors		12/1!
1. Do you ha		you are filing a joint case, do	,	
Idaho, Lo		exico, Puerto Rico, Texas, W		y? (Community property states and territories include Arizona, California, sin.)
Yes.		ner spouse, or legal equiva	alent live with you at the	e time?
	Yes. In which commun	nity state or territory did you	u live?	Fill in the name and current address of that person.
	Name of your spouse,	former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip C	Code
3. In Columi	n 1. list all of vour code	ebtors. Do not include vou	r spouse as a codebto	r if your spouse is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

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			oamone	. age 02			
Fill in this in	nformation to identify	your case:					
Debtor 1	Beverly	D	Prater				
	First Name	Middle Name	Last N	lame	— Che	eck if this is:	
Debtor 2 (Spouse, if filing	g) First Name	Middle Name	Last N	lamo	- -	An amended filing	
United State	s Bankruptcy Court for	Northern	District of III			A supplement showing expenses as of the follo	
the: Case number	ar		(5	State)			wing date.
(If known)					_	MM / DD / YYYY	
Official	Form 106I						
Schedu	ıle I: Your In	come					12/15
information spouse. If m number (if k	about your spouse. I		d your spou	se is not filing	with you, do	not include informat	ion about your
1. Fill in yo	our employment		Debtor 1	l		Debtor 2	
		Employment status	✓ Emplo	oved		Employed	
	we more than one job, separate page with			mployed		Not Employed	
informati employe	on about additional rs.	Occupation				_	
	oart time, seasonal, or loyed work.	Employer's name	Sarah's Ci	ircle		_	
	ion may include student	Employer's address	4750 N SI	heridan Rd Ste 2	20		
	maker, if it applies.		Number St	reet		Number Street	
			Chicago	Illinois	60640		
			City	State	Zip Code	City	State Zip Code
		How long employed there?					-
Part 2: G	ive Details About N	Monthly Income					
spouse unle	ess you are separated.	the date you file this form e more than one employer, et to this form.			-	·	
	·			For	Debtor 1	For Debtor 2 or non-filing spouse	
		ary, and commissions (before, calculate what the monthly		2.	\$2,355.54		_
3. Estima	ate and list monthly over	rtime pay.		3	+ \$0.00	·-	<u> </u>
4. Calcul	ate gross income. Add l	ine 2 + line 3.		4.	\$2,355.54		

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Debtor	1 Beverly	D Middle News	Prater		Case numbe	r (if		
	First Name	Middle Name	Last Name		known) For Debtor 1	For Debtor 2 or non-filing spouse		
Сору	/ line 4 here		\rightarrow	4.	\$2,355.54			
5. List a	all payroll deductions:							
5a. 1	Tax, Medicare, and Socia	I Security deductions		5a.	\$508.80			
5b. l	Mandatory contributions	for retirement plans		5b.	\$0.00			
5c. \	Voluntary contributions fo	or retirement plans		5c.	\$0.00			
5d. l	Required repayments of r	retirement fund loans		5d.	\$0.00			
5e. I	Insurance			5e.	\$52.00			
5f. C	Domestic support obligati	ions		5f.	\$0.00			
5g. l	Union dues			5g.	\$0.00			
5h. (Other deductions. Specify	<i>إ</i> :		5h. +	\$0.00 +			
	-	Add lines 5a + 5b + 5c + 5d + 5e +		6.	\$560.80			
7. Calc	ulate total monthly take-	-home pay. Subtract line 6 from lin	ne 4.	7.	\$1,794.74			
8. List 8	all other income regularl	y received:						
ŀ	business, profession, or fa							
Ç		property and business showing I necessary business expenses, an ne.		8a.	\$0.00			
8b. l	Interest and dividends			8b.	\$0.00			
	Family support payments dependent regularly rece	that you, a non-filing spouse, o	or a					
	nclude alimony, spousal su divorce settlement, and pro	upport, child support, maintenance perty settlement.		8c.	\$0.00			
8d. l	Unemployment compens	ation		8d.	\$0.00			
8e. \$	Social Security			8e.	\$0.00			
lı c u h	nclude cash assistance and ash assistance that you rec	ance that you regularly receive of the value (if known) of any non- ceive, such as food stamps (benefi trition Assistance Program) or		8f.	\$0.00			
8a. I	Pension or retirement inc	come		8g.	\$0.00			
Ū	Other monthly income. S			8h. +	\$0.00 +			
	-	s 8a + 8b + 8c + 8d + 8e + 8f +8g		9.	\$0.00			
	culate monthly income. A the entries in line 10 for De	add line 7 + line 9. abtor 1 and Debtor 2 or non-filing		10.	\$1,794.74		=	\$1,794.74
Inclu frien	ude contributions from an uds or relatives.	ributions to the expenses that you unmarried partner, members of you ready included in lines 2-10 or am	ur househol	d, your	dependents, your roomr	,		
Spec	cify:						11. +	\$0.00
		column of line 10 to the amount mary of Schedules and Statistical S				,	12.	\$1,794.74
13. Do	No.	or decrease within the year afte	r you file th	is form	?			Combined monthly income
Ш	Yes. Explain:							

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		Docu	ment Page 34 of 6	3	
Fill in this infor	mation to identify you	r case:			
Debtor 1	Beverly	D	Prater		
5	First Name	Middle Name	Last Name	Check if this is:	
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended filin	g
United States E	Bankruptcy Court for th	ne: Northern [District of Illinois		nowing post-petition chapter 13
Case number			(State)	expenses as of the	he following date:
(If known)				MM / DD / YYYY	
Official	Form 106J				
		-			
Schedul	e J: Your Ex	penses			12/15
information. If	•		re filing together, both are equal form. On the top of any addition		
	cribe Your Housel	nold			
1. Is this a joi	nt case?				
✓ No. Go	to line 2				
Yes. Do	oes Debtor 2 live in a	separate household?			
г	No				
-	Yes. Debtor 2 mus	t file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of Deb	tor 2.	
2. Do you hav	e dependents?	No			
Do not list D Debtor 2.		Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
	penses include	No			
than	f people other				
yourself and dependents		Yes			
Part 2: Estin	mate Your Ongoin	g Monthly Expenses			
_	of a date after the ba		rou are using this form as a supp plemental Schedule J, check the	•	-
		n-cash government assistance i d it on Sc <i>hedule I: Your Incom</i> e			Your expenses
	or home ownership or the ground or lot. 4.		clude first mortgage payments and		\$650.00

\$0.00

\$0.00

\$0.00

\$0.00

4a

4b.

4c.

4d.

If not included in line 4: 4a. Real estate taxes

4b. Property, homeowner's, or renter's insurance

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Beverly D Prater Case number (if known)
First Name Middle Name Last Name

	First Name	Middle Name Last Name		
				Your expenses
6a. Electricity, heat, natural gas 6a. \$210.00 6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$100.00 6d. Other. Specify: 6d. \$0.00 7. Food and housekeeping supplies 7. \$345.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$75.00 10. Personal care products and services 11. \$75.00 11. Medical and dental expenses 11. \$75.00 11. Medical and dental expenses 11. \$75.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$250.00 Do not include car payments 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15. \$0.00 15b. Health insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15c. Vahicle Insurance. 15c. \$0.00 15c. Vahicle Insurance. 15c. \$0.00	5. Additional mortgage payment	s for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$190.00 6d. Other, Specify: 7. \$345.00 7. Food and housekceping supplies 7. \$345.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$75.00 10. Personal care products and services 10. \$75.00 11. Medical and dental expenses 11. \$75.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$250.00 10. Do not include care payments. 12. \$250.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15. \$0.00 15a. Life insurance deducted from your pay or included in lines 4 or 20. 15a. \$0.00 15c. Vehicle insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$0.00 15c. Taxes. Do not include taxes deducted from your pay or in	6. Utilities:			
6c. Telephone, cell phone, linternet, satellite, and cable services 6d. \$190.00 6d. Other. Specify: 6d. Other. Specify: 7. Food and housekeeping supplies 8. \$0.00 7. Food and housekeeping supplies 8. \$1. Schildcare and children's education costs 8. \$1. Schildcare and children's education costs 9. Clothing, laundry, and dry cleaning 9. \$75.00 10. Personal care products and services 11. \$75.00 11. Medical and dental expenses 11. \$75.00 11. Medical and dental expenses 12. \$250.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. 15. Life insurance 15. Life insurance 15. Let insurance 15. Let insurance 15. Let insurance 15. Let insurance 15. Cybricial insurance deducted from your pay or included in lines 4 or 20. 15. Let insurance. 15. Let insurance 15. Let insurance 15. Let insurance 15. Specify: 15. Cybricial insurance specify: 15. Cybricial insurance 15. Let insurance 16. \$0.00 17. Installment or lease payments: 17. Installment or lease payments: 17. Insurance. 17. Car payments for Vehicle 1 17. Cybricial insurance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. Your payments of allmony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Supposity: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20. Montgages on other property 20. Real estate taxes. 20. Supposity, homeowner's, or renter's insurance 20. Real estate taxes. 20. Supposity, homeowner's, or renter's insurance 20. Real estate taxes. 20. Supposity, homeowner's, or renter's insurance 20. Real estate taxes. 20. Supposity, homeowner's, or renter's insurance	6a. Electricity, heat, natural gas		6a.	\$210.00
6d. Other Specify:	6b. Water, sewer, garbage colle	ction	6b.	\$0.00
7. Food and housekeeping supplies 7. \$345.00 8. Childcare and childcare's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$75.00 10. Personal care products and services 10. \$75.00 11. Medical and dental expenses 11. \$75.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$250.00 Do not include car payments 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15a \$0.00 15b. Insurance 15a \$0.00 15c. Utilie insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance 15a \$0.00 15c. Vehicle insurance. 15a \$0.00 15c. Vehicle insurance. 15a \$0.00 15c. Vehicle insurance. 15a \$0.00 15c. Vehicle insurance. Specify: 15a	6c. Telephone, cell phone, Inte	met, satellite, and cable services	6c.	\$190.00
8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$75.00 10. Personal care products and services 11. \$75.00 11. Medical and dental expenses 11. \$75.00 11. Medical and dental expenses 11. \$75.00 11. Medical and dental expenses 11. \$75.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Vehicle insurance 15c. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 15c. Taxes pon to include taxes deducted from your pay or included in lines 4 or 20. Specify: 17c. Car payments for Vehicle 1 17c. Car payments for Vehicle 2 17c. Other. Specify: 17d. Other. Specify:	6d. Other. Specify:		6d	\$0.00
9. Clothing, laundry, and dry cleaning 9. \$75.00 10. Personal care products and services 10. \$75.00 11. Medical and dental expenses 11. \$75.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$250.00 Do not include car payments 13. \$0.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15a \$0.00 15b. Health insurance deducted from your pay or included in lines 4 or 20. 15a \$0.00 15c. Vehicle insurance 15b \$0.00 15c. Vehicle insurance 15c \$0.00 15c. Vehicle insurance. Specify	7. Food and housekeeping supp	lies	7.	\$345.00
10. Personal care products and services 11. Medical and dental expenses 11. S75.00 11. Medical and dental expenses 11. S75.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. S0.00 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. Life insurance 15b. Lesith insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. Other insurance. Specify: 15d. Vehicle taxes deducted from your pay or included in lines 4 or 20. 15c. Vehicle taxes deducted from your pay or included in lines 4 or 20. Specify: 15c. Vehicle taxes deducted from your pay or included in lines 4 or 20. Specify: 15c. Vehicle taxes deducted from your pay or included in lines 4 or 20. Specify: 16c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17c. Car payments for Vehicle 2 17c. Car payments for Vehicle 2 17c. Cher. Specify: 17c. Other. Specify: 1	8. Childcare and children's educ	cation costs	8.	\$0.00
11. Medical and dental expenses 11. \$75.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$250.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. \$0.00 15b. Health insurance 15a. \$0.00	9. Clothing, laundry, and dry cle	aning	9.	\$75.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 13. Entertainment, clubs, recreation, newspapers, magazines, and books 14. Charitable contributions and religious donations 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. Life insurance 15b. So.00 15b. Health insurance 15c. Vehicle insurance 15c. So.00 16c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. 15c. Car payments for Vehicle 1 17c. Car payments for Vehicle 1 17d. So.00 17b. Car payments for Vehicle 2 17b. So.00 17c. Other. Specify: 17c. So.00 17c. Other. Specify: 17c. Other. Specify: 17d. So.00 18. Your payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. Your payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20a. Mortgages on other property 20a. So.00 20b. Real estate taxes. 20b. So.00 20b. Real estate taxes. 20b. So.00 20c. Property, homeowner's, or renter's insurance 20c. So.00 20d. Maintenance, repair, and upkeep expenses.	10. Personal care products and	services	10.	\$75.00
Do not include car payments 13. 13. 13. 13. 13. 13. 14.	11. Medical and dental expense	s	11.	\$75.00
14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 00 not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a \$0.00 15b. Life insurance 15b \$0.00 15b \$0.00 15c. Vehicle insurance 15c \$0.00 15c. Vehicle insurance. Specify: 15d \$0.00 15d. \$0.00 \$0.00 15d. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 \$0.00 16. \$0.00	T =	maintenance, bus or train fare.	12.	\$250.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a. S0.00 15b. Health insurance 15c. Vehicle insurance 15c. Vehicle insurance 15d. S0.00 15d. Other insurance. Specify: 15d. S0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. S0.00 17d. Other. Specify: 17d. S0.00 18. Your payments of allimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official Form 1061). 19. Other payments you make to support others who do not live with you. Specify: 20a. Mortgages on other property 20a. Mortgages on other property 20b. S0.00 20b. Real estate taxes. 20c. S0.00 20d. Maintenance, repair, and upkeep expenses.	13. Entertainment, clubs, recrea	ation, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15a \$0.00 15b. Health insurance 15b \$0.00 15c. Vehicle insurance 15c \$0.00 15c. Vehicle insurance 15c \$0.00 15d. Other insurance. Specify: 15d \$0.00 15d. Other insurance. Specify: 16 \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: 16 \$0.00 17. Installment or lease payments: 17a \$0.00 17b. Car payments for Vehicle 1 17a \$0.00 17c. Other. Specify: 17b \$0.00 17c. Other. Specify: 17c \$0.00 17d. Other. Specify: 17d \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	14. Charitable contributions and	religious donations	14.	\$0.00
15b		cted from your pay or included in lines 4 or 20.		
15c. Vehicle insurance	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
Specify:			15c	\$0.00
Specify:	15d. Other insurance. Specify:	<u> </u>	15d	\$0.00
17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.	16. Taxes. Do not include taxes de	educted from your pay or included in lines 4 or 20.		
17. Installment or lease payments: 17a. Car payments for Vehicle 1 17b. Car payments for Vehicle 2 17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. S0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.	Specify:		16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. \$0.00 17d. Other. Specify: 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	17. Installment or lease paymen	ts:		
17c. Other. Specify:	17a. Car payments for Vehicle		17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehicle 2	2	17b	\$0.00
17d. Other. Specify:	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20c. \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00			17d	\$0.00
19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00				\$0.00
Specify:			18.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	, , ,	support others who do not live with you.	10	£0.00
20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00		s not included in lines 4 or 5 of this form or on Schedule I: Your Income	19.	
20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00			20a	\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00				
20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20c. Property, homeowner's, o	r renter's insurance		
	20d. Maintenance, repair, and u	upkeep expenses.		
	20e. Homeowner's association	or condominium dues	20e	\$0.00

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Debtor 1	Beverly		D	Prater	Case number (if known)			
	First Na	me	Middle Name	Last Name				
21. Other. Specify:						21	\$0	0.00
22. Calc	ulate v	our monthly expenses.						
22a. Add lines 4 through 21. 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2							\$1,870	_
							\$1,870	0.00
22c. Add line 22a and 22b. The result is your monthly expenses.						22.	\$1,070	1.00
23. Calculate your monthly net income.								
23a.	Copy lin	e 12 (your combined mo	onthly income) from	Schedule I.		23a	\$1,794	1.74
23b. Copy your monthly expenses from line 22 above.						23b	\$1,870	0.00
23c. Subtract your monthly expenses from your monthly income. The result is your monthly net income.							(\$75.	.26)
						23c		
24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? ✓ No ✓ Yes Explain here:								

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Fill in this infor	mation to identify your c	ase:	
Debtor 1	Beverly	D	Prater
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
Case number			(State)

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below	
	Did you pay or agree to pay someone who is NOT an attorney to h	nelp you fill out bankruptcy forms?
	✓ No	
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
	Under penalty of perjury, I declare that I have read the summary a that they are true and correct.	and schedules filed with this declaration and
×	/s/ Beverly Prater	×
	Signature of Debtor 1	Signature of Debtor 2
	Date 11/28/2017	Date
	MM/DD/YYYY	MM/DD/YYYY

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Fill in this i						
Debtor 1	Beverly			Prater		
Debtor 2	First Name		Middle Name	Last Name		
(Spouse, if fili	ng) First Name		Middle Name	Last Name		
United Stat	tes Bankruptcy Court	for the: Northe	n Distric	ct of Illinois (State)		
Case num	ber			(Glate)		
	al Farma 10	7				Check if this is amended filing
	al Form 10					_
Be as com	plete and accurat	e as possible. I s needed, attac	f two married people ar th a separate sheet to th	uals Filing for Bankr re filing together, both are equally his form. On the top of any additi	responsible for su	
•	·		Status and Where Yo	u Lived Before		
1. Wha	nt is your current m	rital status?				
	Married					
✓	Married Not married					
ت.	Not married	have you lived a	anywhere other than whe	re you live now?		
	Not married	have you lived a	anywhere other than whe	re you live now?		
ت ا	Not married ng the last 3 years, No			re you live now? include where you live now.		
	Not married ng the last 3 years, No					
	Not married ng the last 3 years, No			include where you live now.		Dates Debtor 2 lived there
	Not married ng the last 3 years, No Yes. List all of the p		n the last 3 years. Do not Dates Debtor	include where you live now.		
	Not married ng the last 3 years, No Yes. List all of the p		n the last 3 years. Do not Dates Debtor there	include where you live now. 1 lived Debtor 2:		there Same as Debtor 1
	Not married ng the last 3 years, No Yes. List all of the p Debtor 1:		Dates Debtor there	include where you live now. 1 lived Debtor 2:		Same as Debtor 1 From
	Not married ng the last 3 years, No Yes. List all of the p Debtor 1: 7455 N Damen Ave Number Street	laces you lived i	Dates Debtor there From To 2015	include where you live now. 1 lived Debtor 2: Same as Debtor 1		there Same as Debtor 1
ت ا	Not married ng the last 3 years, No Yes. List all of the p Debtor 1: 7455 N Damen Ave Number Street Chicago Illii		Dates Debtor there From To 2015	include where you live now. 1 lived Debtor 2: Same as Debtor 1	Zip Code	Same as Debtor 1 From
	Not married ng the last 3 years, No Yes. List all of the p Debtor 1: 7455 N Damen Ave Number Street Chicago Illii	laces you lived i	Dates Debtor there From To 2015	include where you live now. 1 lived Debtor 2: Same as Debtor 1 Number Street	Zip Code	Same as Debtor 1 From
	Not married Ing the last 3 years, No Yes. List all of the property of the p	laces you lived i	Dates Debtor there From To 2015	include where you live now. 1 lived Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To
ت ا	Not married ng the last 3 years, No Yes. List all of the p Debtor 1: 7455 N Damen Ave Number Street Chicago Illii	laces you lived i	Dates Debtor there From To 2015 and the last 3 years. Do not	include where you live now. 1 lived Debtor 2: Same as Debtor 1 Number Street City State	Zip Code	there Same as Debtor 1 From To Same as Debtor 1
ت.	Not married Ing the last 3 years, No Yes. List all of the property of the p	nois 60648	Prom To 2015 From To	include where you live now. 1 lived Debtor 2: Same as Debtor 1 Number Street City State Same as Debtor 1	Zip Code	there Same as Debtor 1 From To Same as Debtor 1 From

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Prater

D

Debt	or 1	Beverly D	Prater		umber (if known)	
		First Name Middle	e Name Last Nam	ne		
Part	2:	Explain the Sources of Your Inc	come			
1	Fill i	you have any income from employm n the total amount of income you receivities. If you are filing a joint case and you No Yes. Fill in the details.	ved from all jobs and all busir	nesses, including part-time		irs?
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		om January 1 of current year until e date you filed for bankruptcy:	Wages, commissions, bonuses, tips Operating a business	\$23468.85	Wages, commissions, bonuses, tips Operating a business	
		or last calendar year: anuary 1 to December 31, 2016) YYYY	Wages, commissions, bonuses, tips Operating a business	\$26028.00	Wages, commissions, bonuses, tips Operating a business	
		or the calendar year before that: anuary 1 to December 31, 2015) YYYY	Wages, commissions, bonuses, tips Operating a business	\$26000.00	Wages, commissions, bonuses, tips Operating a business	
lı p fi	nclu oubl iling	you receive any other income during the income regardless of whether that it is benefit payments; pensions; rental in a joint case and you have income that each source and the gross income from No Yes. Fill in the details.	ncome is taxable. Examples o come; interest; dividends; mo you received together, list it o	of other income are alimony; oney collected from lawsuits; only once under Debtor 1.	royalties; and gambling and lot	
			Debtor 1		Debtor 2	
			Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)
		rom January 1 of current year until he date you filed for bankruptcy:				
		or last calendar year: January 1 to December 31, 2016) YYYY				
		or the calendar year before that: January 1 to December 31, 2015 YYYYY				

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D Prater Debtor 1 Beverly Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of payment Total amount paid Amount you still owe Was this payment for... Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors

Other

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or 1	Beverly		D	Pr	ater	Case number	(if known)
	First Name		Middle Name	Las	st Name		
nsi orp ige	ders include your porations of whic	relatives; a h you are a for a busin	any general partner an officer, director, ness you operate a	s; relatives of any person in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? /ou are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.	Dates of	Total amount	Amount you still owe	Reason for this payment
				payment	paid	Still Owe	
	Insider's Name						
	Number Street						
_	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No	_	aranteed or cosigned	•	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name
	Insider's Name						
	Number Street						
-	City	State	Zip Code				
	Insider's Name				·		
	Number Street						
	City	State	Zip Code				

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Prater Debtor 1 Beverly Case number (if known) Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No ◪ Yes. Fill in the details. Status of the case Nature of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Value of the Describe the property Date property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied.

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Deb	otor 1 Beverly First Name	D Middle Name	Prater Last Name	Case number (if known)	
	riist Name	Middle Name	Last Name		
11.		ou filed for bankruptcy, di ake a payment because y		oank or financial institution, set off any am	ounts from your
	✓ No ✓ Yes. Fill in the details	S.			
			Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name		_		
	Number Street		_		
			_ Last 4 digits of account	number: XXXX-	
	City St	tate Zip Code	_		
12.		filed for bankruptcy, was stodian, or another officia		possession of an assignee for the benefit o	f creditors, a court-
	✓ No Yes				
Pari	t 5: List Certain Gifts a	and Contributions			
13.	Within 2 years before yo	ou filed for bankruptcy, di	d you give any gifts with a t	otal value of more than \$600 per person?	
	No Yes. Fill in the detail	ls for each gift.			
	Gifts with a total va	lue of more than \$600	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You	Gave the Gift	-		
	Number Street		-		
	•	tate Zip Code	-		
	Person's relationship	-			
	Person to Whom You	Gave the Gift	-		
	Number Street		-		
	-		_		
	City St Person's relationship	tate Zip Code			

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14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any or long than \$600 long than \$600 long that total more than \$600 long that	e
✓ No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total more than \$600 Describe what you contributed Date you contributed Charity's Name Number Street City State Zip Code 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other digambling? ✓ No ✓ Yes. Fill in the details. Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Date of your lost lost	e disaster, or
✓ No Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total more than \$600 Describe what you contributed Date you contributed Charity's Name Number Street City State Zip Code 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other digambling? ✓ No ✓ Yes. Fill in the details. Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property. Date of your lost lost	e disaster, or
Yes. Fill in the details for each gift or contribution. Gifts or contributions to charities that total more than \$600 Charity's Name Number Street City State Zip Code Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other digambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Date of your loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property.	disaster, or
Gifts or contributions to charities that total more than \$600 Charity's Name Number Street City State Zip Code Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other digambling? Vo Yes. Fill in the details. Describe the property you lost and how the loss occurred Date you contributed Value Charity's Name Describe what you contributed Date you contributed Value List Certain Losses Date of your lost and lost and lost and lost and lost pending insurance claims on line 33 of Schedule AB: Property.	disaster, or
that total more than \$600 Charity's Name Number Street City State Zip Code 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other digambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	disaster, or
Charity's Name Number Street City State Zip Code Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other digambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property.	
Number Street City State Zip Code Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other digambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property.	
Number Street City State Zip Code Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other digambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property.	
City State Zip Code Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other digambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	
City State Zip Code Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other digambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property.	
City State Zip Code Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other digambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property.	
Part 6: List Certain Losses 15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other digambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property.	
15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other digambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	
15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other digambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property.	
gambling? No Yes. Fill in the details. Describe the property you lost and how the loss occurred Describe any insurance coverage for the loss Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule AB: Property.	
pending insurance claims on line 33 of Schedule A/B: Property.	
Part 7: List Certain Payments or Transfers	
Part 7: List Certain Payments or Transfers	
Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. No Yes. Fill in the details.	
	ount of
	ment
Semrad Law Firm Attorney's Fee - 0.00 11/28/2017 \$0.0	00
Person Who Was Paid	
20 S. Clark Street	
Number Street	
28th Floor	
28th Floor Chicago Illinois 60603	
Chicago Illinois 60603 City State Zip Code	
Chicago Illinois 60603	
Chicago Illinois 60603 City State Zip Code Email or website address	
Chicago Illinois 60603 City State Zip Code Email or website address None	
Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	
Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You	
Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid Number Street	
Chicago Illinois 60603 City State Zip Code Email or website address None Person Who Made the Payment, if Not You Person Who Was Paid	

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Jebioi	1 Beverly	D	Prater	Case r	number <i>(if known)</i>			
	First Name	Middle Name	Last Name					
he	ithin 1 year before you file Ip you deal with your cred onot include any payment o	litors or to make paym		our behalf p	pay or transfer	any property to a	anyone	who promised t
<u>~</u>	No Yes. Fill in the details.							
L	1 es. 1 iii ii i u le detalis.		B t. P I . I f .			D. I.	A	
			Description and value of a transferred	ny propert	y	Date payment or transfer was made	Amou	int of payment
	Person Who Was Paid		-					
	Number Street		-					
			- _					
	City State	Zip Code						
an	d transfers that you have alro No Yes. Fill in the details.	eady listed on this stater						
			Description and value of p transferred	roperty	Describe any payments re in exchange	r property or ceived or debts p	oaid	Date transfer was made
	Person Who Received Tra	nsfer	-					
	Number Street		- -					
	City State Person's relationship to ye	Zip Code ou	-					
	Person Who Received Tra	nsfer	-					
	Number Street		- -					
	City State Person's relationship to ye	Zip Code ou	-					
be	thin 10 years before you fi eneficiary? nese are often called asset-p		d you transfer any property to	a self-settle	ed trust or sim	ilar device of whi	ich you	are a
✓	No	,						
L	Yes. Fill in the details.		Description and value of	the proper	ty transferred			Date transfer was made
	Name of trust							

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D Prater Debtor 1 Beverly _ Case number (if known) Middle Name Last Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance account was before number instrument closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code City Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Number Street Street Number City State Zip Code City State Zip Code

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Prater Debtor 1 Beverly __ Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code Zip Code City State Part 10: **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street Number Street City State Zip Code City State Zip Code 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street NumberStreet City State Zip Code City State Zip Code

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Deb	tor 1	Beverly		D	Pi	rater	Cas	e number <i>(ii</i>	fknown)		
		First Name		Middle Name	La	ast Name					
26.	Hav	e you been a part	y in any judio	cial or administ	rative proce	eding under	any environmer	ntal law? In	clude settlei	ments and or	ders.
	Ħ	Yes. Fill in the det	tails.								
	ш		udiio.		0			Matuus			Chahan af tha
					Court or ag	ency		nature (of the case		Status of the case
		Case title									0000
					-						Pending
					Court Name)					
					NumberStre	ort					On appeal
		Case number			Numbersite	CI.					Concluded
					City	State	Zip Code				
		_			Oity	Otato	Zip Codo				
Part	11:	Give Details Al	bout Your E	Business or C	onnections	s to Any Bu	siness				
27.	Witl	nin 4 years before	you filed for	bankruptcy, die	d you own a	business or	have any of the	following o	onnections t	o any busine	ss?
		-			-		-	_		-	
		A sole propri	ietor or self-e	mployed in a tr	ade, profes	sion, or other	activity, either f	ull-time or p	oart-time		
		A member of	f a limited liab	oility company (l	LLC) or limit	ed liability pa	artnership (LLP)				
		A partner in a			,	, ,	, ,				
			-								
		_		anaging executi	-						
		An owner of	at least 5% o	of the voting or e	equity secur	ities of a corp	ooration				
	_										
	✓	No. None of the a	above applie	s. Go to Part 12	<u>.</u> .						
		Yes. Check all the	at apply abo	ve and fill in the	details belo	w for each b	ousiness.				
					Desc	ribe the natu	re of the busine	ss	Employer I	Identification	number Do not
											number or ITIN.
									EINI:		
		Business Name			_				EIN:		
		Number Street							Dates busi	iness existed	
					Name	e of account	ant or bookkeep	er			
		City	State	Zip Code	_				From	То	
					Desc	ribe the natu	re of the busine	ec	Employer I	Identification	number Do not
					Desc	Tibe the natt	ire of the busine	:55			number or ITIN.
		Business Name			_				EIN:		
		- · · · ·									
		Number Street			_				Dates busi	iness existed	
					Name	e of account	ant or bookkeep	er			
		City	State	Zip Code	_				From	To	
		,							110111	10	
					_						
					Desc	ribe the natu	ire of the busine	SS			number Do not
									include 50	ciai Security	number or ITIN.
		Business Name			_				EIN:		
		Dusiness Name									
		Number Ctreet			_				Dates husi	iness existed	
		Number Street			None	o of coociert	ant or booking	or	Dates Dusi	iiicəə existed	
		-			name	s of account	ant or bookkeep	er			
		City	State	Zip Code					From	To	

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Deb	tor 1 Beverly		D	Prater	Case number (if known)
	First Name		Middle Name	Last Name	
28.	creditors, or other	er parties.	bankruptcy, did y	ou give a financial statem	ent to anyone about your business? Include all financial institutions,
	Yes. Fill in th	e details below.			
				Date issued	
	Name			MM/DD/YYYY	-
	Number St	treet		_	
	City	State	Zip Code	_	
	Oity	Otato	Zip Codc		
Part	12: Sign Below	N			
t	rue and correct. I	l understand that e can result in fin	making a false sta es up to \$250,000,	atement, concealing prope	nents, and I declare under penalty of perjury that the answers are erty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	<u> </u>	/s/ Beverly Prate			Signature of Debtor 2
	3	signature or Debtor	1		
	С	Date 11/28/2017			Date
]	No Yes	, ,			iduals Filing for Bankruptcy (Official Form 107)?
[_	ee to pay someo	ne who is not an at	ttorney to help you fill out	bankruptcy forms?
	Yes. Name of p	person			Attach the Bankruptcy Petition Preparer's Notice,

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Fill in this information to identify your case:								
Debtor 1	Beverly	D	Prater					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States E	Bankruptcy Court for the:	Northern	District of Illinois (State)					
Case number			(State)					
(If known)								

Check if this is an amended filing

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

Part 1: List Your Creditors Who Have Secured Claims For any creditors that you listed in Part 1 of Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D), fill in the information below. Identify the creditor and the property that is collateral Did you claim the property What do you intend to do with the property that secures a debt? as exempt on Schedule C? Surrender the property. Creditor's name: Retain the property and redeem it. Yes Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: Creditor's Surrender the property. No. name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]: No. Surrender the property. Creditor's name: Yes. Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agreement. securing debt: Retain the property and [explain]: No. Creditor's Surrender the property. name: Yes Retain the property and redeem it. Description of Retain the property and enter into a property Reaffirmation Agréement. securing debt: Retain the property and [explain]:

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Debtor	Beverly	D	Prater	Case number (if
1	First Name	Middle Name	Last Name	known)
Part 2:	List Your Unexpired Perso	onal Property Leases		
For any information	unexpired personal property le	ease that you listed in So ate leases. Unexpired lea	ases are leases that are s	tracts and Unexpired Leases (Official Form 106G), fill in the still in effect; the lease period has not yet ended. You may C. § 365(p)(2).
Des	cribe your unexpired personal	property leases		Will the lease be assumed?
Les	sor's name: G & A Senior Resid	ent		□ No ✓ Yes
	cription of leased perty: landlord			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			No Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Les	sor's name:			□ No □ Yes
	cription of leased perty:			
Part 3:	Sign Below			
	r penalty of perjury, I declare t erty that is subject to an unexp		intention about any prope	erty of my estate that secures a debt and any personal
	s/ Beverly Prater		Signatur	e of Debtor 2
Si	gnature of Debtor 1		Signature	e oi Debloi Z
Da	ate 11/28/2017 MM/DD/YYYY		Date M	IM/DD/YYYY

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Nortnern Di	strict of Illinois		
In re	Beverly D Prater		Case	No	
_	Debtor				(If known)
			Chap	ter	Chapter 7
	DISCLOSURE OF	COMPENSAT	ION OF ATTORI	NEY FOR [DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and I compensation paid to me within one rendered or to be rendered on behalf	year before the filing of	the petition in bankruptcy, o	r agreed to be paid	to me, for services
	For legal services, I have agreed to a	ccept			\$1,850.00
	Prior to the filing of this statement I	have received			\$0.00
	Balance Due				\$1,850.00
2	. The source of the compensation paid	d to me was:			
	✓ Debtor	Other (spe	ecify)		
3	. The source of the compensation pai	d to me is:			
	✓ Debtor	Other (spe	ecify)		
4	I have not agreed to share the at members and associates of my l		sation with any other person	unless they are	
	I have agreed to share the above members or associates of my law the people sharing in the compe	w firm. A copy of the agr			
5	In return for the above-disclosed fee a. Analysis of the debtor's finar bankruptcy;	=	-	· ·	-
	b. Preparation and filing of any	petition, schedules, stat	tements of affairs and plan w	hich may be requir	ed;
	c. Representation of the debtor	at the meeting of credit	ors and confirmation hearing	, and any adjourne	ed hearings thereof;
6	. By agreement with the debtor(s), the	above-disclosed fee do	es not include the following	services:	
		CERT	TFICATION		
	I certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agre	ement or arrangement for pa	yment to me for re	presentation of the
	11/28/2017		/s/ Michael Mi	ller	
	Date	-	Signature of Atto	mey	
			Semrad Law Fi	rm	
			Name of law fi		<u> </u>

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes.
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Prater, Beverly D	Case No	
	Debtor(s)		
		Chapter.	Chapter7
	VERIFIC	ATION OF CREDITOR MAT	TRIX
T knowledg	he above named Debtors hereby verify e.	that the attached list of creditors is tr	rue and correct to the best of their
Date:	11/28/2017	/s/ Prater, Beverly	•
		Signature of Deb	

ONEMAIN PO BOX 1010 EVANSVILLE, IN, 47706

COMENITY BANK/CARSONS 1314 PINELOG ROAD AIKEN, SC, 29803

Navient PO BOX 9655 WILKES BARRE, PA, 18773

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

CBNA Po Box 6497 Sioux Falls, SD, 57117

TD BANK USA/TARGETCRED PO Box 660170 Dallas, TX, 75266

SYNCB/WALMART Po Box 530927 Atlanta, GA, 30353

TRIDENT ASST 53 PERIMETER CENTER EAST SUITE 440 ATLANTA, GA, 30346

Horseshoe Hammond 777 Casino Center Dr Hammond, IN, 46320

Illinois Department of Revenue PO Box 64338 Chicago, IL, 60664

Weiss Memorial Hospital 4720 Paysphere Circle Chicago, IL, 60674

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PLS Loan Store 346 Commons Dr # 348 Bolingbrook, IL, 60440

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

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B2030 (Form 2030) (12/15)

In

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

e	Beverly D Prater	Case No.	
	Debtor		(if known)
		Chapter	Chapter 7
	SISCLOSURE OF COMPEN	ISATION OF ATTORNEY	FOR DEBTOR
1. Pursu compe	ant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 ensation paid to me within one year before the t ed or to be rendered on behalf of the debtor(s)	16(b), I certify that I am the attorney for the a	bovenamed debtor(s) and that
For le	gal services, I have agreed to accept		\$1,850.00
Prior t	o the filing of this statement I have received		\$0.00
Balanc	te Due		\$1,850.00
2. The so	urce of the compensation paid to me was:		41,000.00
	Debtor Oth	er (specify)	
3. The so	urce of the compensation paid to me is:		
	Debtor Oth	er (specify)	
4. 🗸 l h.	ave not agreed to share the above-disclosed co ambers and associates of my law firm.	mpensation with any other person unless th	ney are
	ave agreed to share the above-disclosed compe embers or associates of my law firm. A copy of t e people sharing in the compensation, is attache	The addressment together with a list of the new	eare not nes of
5. In retur	n for the above-disclosed fee, I have agreed to	render legal service for all aspects of the ban	kruptcy case including:
a.	Analysis of the debtor's financial situation, and bankruptcy;	rendering advice to the debtor in determining	ng whether to file a petition in
b.	Preparation and filing of any petition, schedule	s, statements of affairs and plan which may	be required;
	Representation of the debtor at the meeting of		
	ement with the debtor(s), the above-disclosed f		<i>3</i>
· · · · · · · · · · · · · · · · · · ·			
		CERTIFICATION	
I certify th stor(s) in th	at the foregoing is a complete statement of any is bankruptcy proceedings.	agreement or arrangement for payment to n	ne for representation of the
	11/28/2017	/s/ Michael Miller	
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	

Benery Protes Sp

Case 17-35270 Doc 1 Filed 11/28/17 Entered 11/28/17 11:26:05 Desc Main CONTRACT FOR LEGALESER FOR REPRESENTATION IN A CHAPTER 7 BANKRUPTCY CASE

I do hereby retain the law firm of The Semrad Law Firm, LLC to represent my legal interests solely in a Bankruptcy case filed under Chapter 7 of the United States Bankruptcy Code. I further understand that this representation DOES NOT INCLUDE defending my interests in any adversary proceeding filed against me nor does this representation cover state court proceedings or criminal litigation.

I understand that The Semrad Law Firm, LLC is not going to charge me for time spent prior to the filing of my Chapter 7 case preparing and filing my petition. I also understand that The Semrad Law Firm, LLC may incur costs for such items as credit reports and tax transcripts for which it will not seek reimbursement.

After the bankruptcy case is filed, I understand that I will be presented with a second retainer agreement to pay The Semrad Law Firm, LLC \$1,850.00 attorney fees plus any necessary post-petition costs to represent my interests including preparation and amendment, if necessary, of schedules; preparation and attendance of the Section 341 Meeting of Creditors; review and attendance, if necessary, to motions for stay relief; review of any redemption agreements; review of any reaffirmation agreements; case administration and monitoring, motions to reopen, if necessary, as well as a post discharge review of my credit report to ensure accurate reporting. I further understand and agree that additional professional legal services will result in additional fees that are due The Semrad Law Firm, LLC. Some of the additional services and fees are as follows:

Representation in an Adversary Proceeding. \$350.00/hr. Adding additional bills \$31.00 Motion to Reopen and Avoid Lien \$1000.00

I have been presented to two options regarding the filing fees of \$335.00 payable to the Bankruptcy Court. I have elected to either,

- 1. Pay the costs directly to the bankruptcy court either all at once, or apply to pay these costs in installments; or
- 2. Request that the firm pay these costs on my behalf after filing for which it will seek reimbursement from me.

I understand that once my bankruptcy is filed, I will not be legally obligated to pay any fees to The Semrad Law Firm, LLC. If any fees are owed to The Semrad Law Firm, LLC and not paid as of the filing of the bankruptcy, they will be discharged in the bankruptcy and may not be collected by The Semrad Law Firm, LLC or it assignees. After my bankruptcy is filed, I may sign a second retainer agreement promising to pay fees for the remainder of my representation in consideration of services to be performed by The Semrad Law Firm, LLC after the filing of my bankruptcy. I understand that I will be under no obligation to do so and can refuse to sign such an agreement. However, The Semrad Law Firm, LLC reserves the right to withdraw from my representation in the event that I do not sign a second retainer within 10 days after the filing of my case. I have been advised that I have a right to consult other counsel before I sign the second retainer. Further, if I do not wish for The Semrad Law Firm, LLC to represent me, I always have the right to seek any other legal counsel.

I further understand that the fee to be paid pursuant to the terms of this Contract is a flat fee, and that this fee shall immediately become the property of The Semrad Law Firm, LLC, in exchange for a commitment by The Semrad Law Firm, LLC, to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC, and will be used for general expenses of the firm.

<u>hb</u>____

Beverly D Prater

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As The Semrad Law Firm, LLC has duties to me as its client, I likewise have responsibilities. I agree to fully cooperate with The Semrad Law Firm, LLC This includes, but is not limited to, providing The Semrad Law Firm, LLC with all information necessary and related to my bankruptcy case. In addition, I must attend all scheduled Court hearings and meetings.

I understand that I am to notify my creditors of my bankruptcy case once my Chapter 7 case is filed. I understand that The Semrad Law Firm, LLC is not liable or responsible for any illegal collection actions taken by my creditors once my case is filed.

I also understand that, if I am filing a joint case, the use of the personal pronouns "I", "me" or "my" are binding upon each signatory individually. I also understand that the laws of the State of Illinois are applicable to enforcement of this contract. Moreover, any change in this Contract is null and void unless it is in writing and signed by The Semrad Law Firm, LLC or an agent thereof.

Client_	Benedy	Thatek	Client	
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Attorne	y			

<u> 60 _ _ _ </u>

Date: 11/28/2017

Case 17-35270 Doc 1 Filed 11/28/17 Entered 11/28/17 11:26:05 Desc Main Page 63 of 68 Document Debtor 1 Beverly Case number (it known) First Name Middle Name Last Name Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded ✓ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? 1-49 18. How many creditors V 1,000-5,000 25,001-50,000 50-99 do you estimate that 5,001-10,000 50,001-100,000 you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 19. How much do you \$1,000,001-\$10 million \$500,000,001-\$1 billion estimate your assets \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 20. How much do you \$1,000,001-\$10 million \$500,000,001-\$1 billion \$50,001-\$100,000 estimate your \$10,000,001-\$50 million

For you

Part 7

liabilities to be?

Sign Below

I have examined this petition, and I declare under penalty of perjury that the information provided is true and

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

\$50,000,001-\$100 million

\$100,000,001-\$500 million

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Beverly Prater Signature of Debtor 1

Signature of Debtor 2

Executed on 11/28/2017

\$100,001-\$500,000

\$500,001-\$1 million

MM / DD / YYYY

Executed on MM / DD / YYYY

\$1,000,000,001-\$10 billion

More than \$50 billion

\$10,000,000,001-\$50 billion

	Case 17-352	70 Doc 1	Document	Page 64 of	1/28/17 11:26:05	Desc Main
Fill in this infor	mation to identify you	rease).	Document	Page 04 01		
Debtor 1	Beverly First Name	D Middle	Prater Name Last I			
Debtor 2 (Spouse, if filing)	First Name	Middle				
United States B	ankruptcy Court for the	e: Northern	District of !			
Case number (if known)			(State)		
Official	Form 106D	ec			J	Check if this is a amended filing
Declarati	on About an	Individua	l Debtor's Sc	hedules		12/1
You must file the money or prope U.S.C. §§ 152, 1	341, 1519, and 3571.	i file bankruptcy s ction with a bankr	schedules or amended ruptcy case can result	schedules. Making a n fines up to \$250,0	a false statement, conceal 000, or imprisonment for u	ling property, or obtaining p to 20 years, or both. 18
Did you pa	y or agree to pay son	neone who is NOT	an attorney to help yo	a fill out bankruptcy	v forms?	
No No	ame of person		Attacl		Preparer's Notice. Declaration	n, and
Under pens	alty of perjury, I decla re true and correct.	re that I have read	d the summary and sch	edules filed with thi	is declaration and	
	and confect.	(A				

Signature of Debtor 2

MM/DD/YYYY

Date

/s/ Beverly Prater
Signature of Debtor 1

Date 11/28/2017 MM/DD/YYYY

Entered 11/28/17 11:26:05 Doc 1 Filed 11/28/17 Document Page 65 of 68 Prater Case number (if known) Middle Name Last Name Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, No Yes. Fill in the details below. Date issued Name MM/DD/YYYY Number Street City Zip Code Paril 124 Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 1 Signature of Debtor 2 Date Date 11/28/2017 Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

Yes. Name of person

Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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Debtor	Beverly	D	Prater	Paye 00		
1	First Name	Middle Name	Last Name		Case number (if known)	
Part 2:	List Your Une	xpired Personal Property Le			KIIO 9911)	
For any informat	unexpired person	nal property loace that !: !	ed in Schedule G: Exe	cutory Contra s that are stil it. 11 U.S.C.	acts and Unexpired Leases (Official For I in effect; the lease period has not yet § 365(p)(2).	n 106G), fill in the ended. You may
Des	cribe your unexp	ired personal property leases			Will the lease be assu	med?
Less	sor's name: G &	A Senior Resident			No	and the control of the first that aggrey
	cription of leased erty: landlord		. 1845 (1884 1884 1884 1884 1884 1884 1884 1884 1884 1884 1884 1884 1884 1884 1884	***************************************	Yes	
Less	or's name:			**************************************	[] No	
Desc prop	ription of leased erty:				Tage Yes	·
Lessi	or's name:		t end end ende en		No No	
Descr	ription of leased erty:			Manufactura de la companya de la co	Yes	
Lesso	or's name;		10 mm	2006 - 11 mm - 11 mm - 12 mm -	No	
Descr	iption of leased			enter dimensi kenyartan Arya (di	Yes	
Lesso	r's name:				[] No	
Descri prope	ption of leased rty;				Yes	,
Lesso	r's name:				No manage v	
Descrip proper	otion of leased ty:			* = 111 , %-114,	Yes	
Lessor	's name:				No No	
Descrip propert	otion of leased ty:				Yes	
le: Si	gn Below	k en men er en	e minima de protecto e estado e estado e estado de producto de entre entre encontraciones, como escanos, como e	erenense, en la reference en	de mande, prim, President and American environment of the Set Submitted in American Submitted and American Sub-	ta sama maganagan maga naga pingan pingan
Under p property	enalty of perjury, that is subject t	, I declare that I have indicated to an unexpired lease.	my intention about a	ny property o	f my estate that secures a debt and an	/ personal
	Beverly Prater ture of Debtor 1	Burney Pra	_	Signature of D	ebtor 2	-
Date	11/28/2017 MM/DD/YYYY			Date MM/DD		

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

page 2

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

W	Debtor(s)	D	Case No		***************************************
			Chapter.	Chapter7	
		VERIFICATIO	N OF CREDITOR MA	TRIX	
T7 knowledge	ne above named Debtors	nereby verify that the	attached list of creditors is t	rue and correct to the best of th	eir
Date:	11/28/2017		/s/ Prater, Beverl Prater, Beverly D Signature of Det		Pater

Entered 11/28/17 11:26:05 Case 17-35270 Doc 1 Filed 11/28/17 Desc Main Document Page 68 of 68 Debtor 1 Beverly Case number (irknown) First Name Middle Name Last Name Column A Column B Debtor 1 Debtor 2 or non-filing spouse 8. Unemployment compensation Do not enter the amount if you contend that the amount received was a benefit \$0.00 under the Social Security Act. Instead, list it here: For you For your spouse \$0.00 9.Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. \$0.00 10.Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below. Total amounts from separate pages, if any. +<u>\$0.0</u>0 11. Calculate your total current monthly income. Add lines 2 through 10 for 4 each \$2,339.55 \$2,339.55 column. Then add the total for Column A to the total for Column B. **Total current** monthly income Part 2: Determine Whether the Means Test Applies to You 12. Calculate your current monthly income for the year. Follow these steps: 12a. Copy your total current monthly income from line 11. Copy line 11 here -> \$2,339.55 Multiply by 12 (the number of months in a year). 12b. The result is your annual income for this part of the form. X 12 12b. \$28,074.60 13 Calculate the median family income that applies to you. Follow these steps: Fill in the state in which you live. Fill in the number of people in your household. Fill in the median family income for your state and size of \$51,317.00 To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office. 14. How do the lines compare? 14a. Line 12b is less than or equal to line 13. On the top of page 1, check box 1, There is no presumption of abuse. Go to Part 3. Line 12b is more than line 13. On the top of page 1, check box 2, The presumption of abuse is determined by Form 122A-2. Go to Part 3 and fill out Form 122A-2. हिना है। Sign Below By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct. /s/ Beverly Prater Signature of Debtor 1 Signature of Debtor 2 Date 11/28/2017 Date 11/28/2017 MM/DD/YYYY MM/DD/YYYY If you checked line 14a, do NOT fill out or file Form 122A-2.

If you checked line 14b, fill out Form 122A-2 and file it with this form.